

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Curtis Lott  
Rhonda Lott  
Debtor(s)

Case No. 15-26659

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/04/2015.
- 2) The plan was confirmed on 11/20/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/01/2018.
- 5) The case was dismissed on 06/15/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,600.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,831.15
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$10,831.15**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,995.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$526.13
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,521.13**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATLAS ACQUISITIONS LLC	Unsecured	NA	0.00	0.00	0.00	0.00
BANK OF AMERICA NA	Unsecured	1,380.39	1,380.39	1,380.39	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	1,352.55	1,352.55	1,352.55	0.00	0.00
COTTONWOOD FINANCIAL LTD	Unsecured	256.00	256.00	256.00	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	4,745.61	4,745.61	4,745.61	2,294.84	475.16
DIRECTV	Unsecured	710.55	687.60	687.60	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	1,560.00	0.00	0.00	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	2,429.70	2,429.70	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	5,800.00	3,648.13	3,648.13	2,960.02	0.00
INTERNAL REVENUE SERVICE	Unsecured	2,149.10	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	791.08	791.08	0.00	0.00
NICOR GAS	Unsecured	2,499.50	2,499.50	2,499.50	0.00	0.00
PAYDAY LOAN STORE	Unsecured	555.86	555.86	555.86	0.00	0.00
PAYDAY LOAN STORE	Unsecured	NA	435.97	435.97	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	480.92	480.92	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	375.00	375.15	375.15	0.00	0.00
CBUSA	Unsecured	335.00	NA	NA	0.00	0.00
CENTRAL CREDIT SERVICES	Unsecured	367.53	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Unsecured	333.96	NA	NA	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	700.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	443.00	NA	NA	0.00	0.00
CREDITORS PROTECTION SERVICE	Unsecured	392.00	NA	NA	0.00	0.00
DIRECT LOAN SERVICE	Unsecured	196.00	NA	NA	0.00	0.00
CINCINNATI INSURANCE	Unsecured	17,011.20	NA	NA	0.00	0.00
HARRIS & HARRIS	Unsecured	656.04	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DUPAGE COUNTY CIRCUIT COURT	Unsecured	2,641.20	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	267.00	NA	NA	0.00	0.00
SHAMSE HAFIZ/JUDGEMENT	Unsecured	8,500.00	NA	NA	0.00	0.00
STELLAR RECOVERY INC	Unsecured	190.00	NA	NA	0.00	0.00
TCF FINANCIAL CORPORATION	Unsecured	250.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	485.00	NA	NA	0.00	0.00
MCSI	Unsecured	200.00	NA	NA	0.00	0.00
MIRA MED REVENUE GROUP LLC	Unsecured	6,208.05	NA	NA	0.00	0.00
NAPERVILLE RADIOLOGISTS	Unsecured	84.73	NA	NA	0.00	0.00
NATIONWIDE CRDIT	Unsecured	245.00	NA	NA	0.00	0.00
U HAUL	Secured	989.70	989.70	989.70	580.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,745.61	\$2,294.84	\$475.16
All Other Secured	\$989.70	\$580.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$5,735.31</b>	<b>\$2,874.84</b>	<b>\$475.16</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,648.13	\$2,960.02	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,648.13</b>	<b>\$2,960.02</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$11,244.72</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,521.13</u>	
Disbursements to Creditors	<u>\$6,310.02</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$10,831.15</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/20/2018

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.